



JOHNNY B. BRADBERRY  
SECRETARY

## LOUISIANA FLOODPLAIN MANAGEMENT

# FACTSHEET

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The LOUISIANA FLOODPLAIN  
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**LAST YEAR AT THIS TIME WE WERE THANKING  
ALL THE PEOPLE WHO PLAYED A PART IN  
ASSISTING THE VICTIMS OF HURRICANES  
KATRINA & RITA.**

**TODAY THERE ARE STILL MANY WHO HAVE  
NOT YET RECOVERD FROM THESE DISASTROUS  
HURRICANES.**

**PLEASE CONTINUE TO KEEP ALL THE CITIZENS  
OF LOUISIANA IN YOUR THOUGHTS AND  
PRAYERS.**

If our office can provide any assistance  
Please do not hesitate to call, 225/274-4354.



## LETTER OF MAP AMENDMENT (LOMA) [ SINGLE LOT REQUEST]

### Now Available **ONLINE** on the Mapping Information Platform [MIP] website

June 2006

We are pleased to inform you that **eLOMA** is now available through the Mapping Information Platform (MIP). This time saving application provides licensed land surveyors and professional engineers (Licensed Professionals) with a system to submit simple Letter of Map Amendment (LOMA) requests to FEMA.

eLOMA was designed to facilitate the LOMA process.

Historically, obtaining a LOMA took up to 60 days due to manual processing. Through the use of eLOMA, Licensed Professionals could receive a determination in the time that it takes to enter the required information online. [This application will prove beneficial and time-saving to Licensed Professionals whom submit LOMA requests, as nearly half of the LOMAs processed annually (about 10, 000 cases) meet the requirements of eLOMA.]

This is an exciting step for Flood Map Modernization (Map Mod). For more information about eLOMA and to learn how to register for eLOMA on the MIP go to the website:

<https://hazards.fema.gov/femaportal/wps/portal>

To Obtain Access:  
eLOMA Coordinator  
3601 Eisenhower Ave.  
Suite 130  
Alexandria, VA 22304-6439  
FAX – 703/960-9125  
EMAIL – MIPHelp@mapmodteam.com

The city of NATCHITOCHES  
is famous for their

“MEAT PIE” FESTIVAL



# Homes & Communities

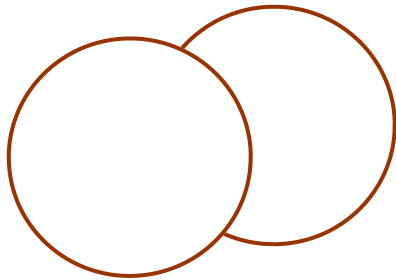
U.S. Department of Housing  
and Urban Development

Louisiana

HUD in Louisiana

[www.hud.gov/local/index.cfm?state=la](http://www.hud.gov/local/index.cfm?state=la)

for information regarding: Grants



Hurricane Recovery Resources

Federal Homelessness Resource Guide

Multifamily Industry in Louisiana

Faith-based and Community Groups



## NFIP 101 CLASS held in Baton Rouge, La. on July 24-28, 2006

Left to right

Cody Cieutat (Covington) – Gina Hayes, (St. Bernard Parish) – Margaret Sanz (GOHSEP) – Ed Hinyub, (St. Bernard Parish) – C.J. Williams, (Donaldsonville) – Bill Haygood, (GOHSEP) – Shane Rauh, (GOHSEP) – Mac Sayes (LADOTD) – Jimmy Landry (New Iberia) - Kim Singleton, (GOHSEP) – Susan Veillon (LADOTD) – Joe France, (St. Tammany Parish) – Lisa Ledet, (Terrebonne Parish) – Leanne Rushing, (Hammond) – Darla Duet, (Lafourche Parish) – David Hiegel, CFM (FEMA Region VI)

## “AR” ZONES

Area of special flood hazard that results from the *decertification* of a previously accredited flood protection system (i.e., **levees**) that is determined to be in the process of being restored to provide base flood protection.

Zone AR is the flood insurance rate zone used to depict areas protected from flood hazards by flood control structures, such as a levee, that are being restored. FEMA will consider using the Zone AR designation for a community if the flood protection system has been deemed restorable by a Federal agency in consultation with a local project sponsor; a minimum level of flood protection is still provided to the community by the system; and restoration of the flood protection system is scheduled to begin within a designated time period and in accordance with a progress plan negotiated between the community and FEMA. Mandatory purchase requirements for flood insurance will apply in Zone AR, but the rate will not exceed the rate for an unnumbered Zone A if the structure is built in compliance with Zone AR floodplain management regulations.

For floodplain management in Zone AR areas, the property owner is not required to elevate an existing structure when making improvements to the structure. However, for **new construction**, the structure must be elevated (or floodproofed for non-residential structures) so that the lowest floor, including basement, is a minimum of 3 feet above the highest adjacent existing grade, if the depth of the Base Flood Elevation (BFE) does not exceed 5 feet at the proposed development site. For infill sites, rehabilitation of existing structures, or redevelopment of previously developed areas, there is a 3-foot elevation requirement regardless of the depth of the BFE at the project site.

The Zone AR designation will be removed and the restored flood control system will be shown as providing protection from the 1-percent annual chance flood on the National Flood Insurance Program map upon completion of the restoration project and submittal of all the necessary data to FEMA.



FEMA Region VI and Our Office  
WOULD LIKE TO “WELCOME”  
TWO LOUISIANA COMMUNITIES INTO  
the NATIONAL FLOOD INSURANCE PROGRAM

the VILLAGE OF ANGIE (Washington Parish)  
and  
the TOWN OF STONEWALL (DeSoto Parish)

## Katrina - Public Assistance & Hazard Mitigation Grant Program

The Federal Emergency Management Agency (FEMA) and the Louisiana Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) are here to assist communities in responding to and recovering from the damages as a result of Hurricane Katrina, August 29, 2005. An information package designed to address the necessary federal and state regulations and guidelines to facilitate your application process for the Public Assistance and Hazard Mitigation Grant Programs is available. This is not intended to be inclusive of all possible applicable laws, but those routinely encountered in disaster recovery.

In addition to assisting applicants in gathering current information for informed decision making, we are responsible for ensuring that numerous state and federal environmental and historic preservation laws and Executive Orders are met. It is necessary for any applicant receiving FEMA and state assistance to obtain and comply with all applicable local, state, and federal laws, requirements and permits. Please be aware that failure to comply may jeopardize federal funding.

We are available for technical assistance. If you have any questions or need assistance, please contact the Baton Rouge Joint Field Office for the FEMA Environmental Liaison Officer at (225) 339-3743.

[Click here to download the packet](#) 

### NATIONAL FLOOD INSURANCE PROGRAM – MAPS

The Mitigation Division maintains and updates the National Flood Insurance Program **maps**.

Click here: [What's New](#) or visit [www.fema.gov/plan/prevent/fhm/index.shtm](http://www.fema.gov/plan/prevent/fhm/index.shtm) to keep up with the latest developments in flood hazard mapping, and to subscribe to the Flood Map News e-mail bulletin.

If you don't find what you need here, you may [e-mail a Map Specialist](#) or talk to one at [1-877-FEMA MAP](tel:1-877-FEMA-MAP).

**A new FEMA Elevation Certificate “GUIDANCE” is available  
upon request from our office . . .**

**To obtain a copy of this document:**

**CALL** - 225/274-4354

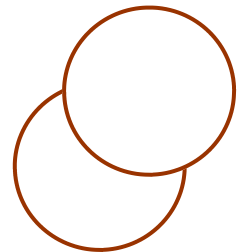
**E-MAIL** - [susanveillon@dotd.la.gov](mailto:susanveillon@dotd.la.gov)

**MAIL** - LADOTD

Floodplain Management

8900 Jimmy Wedell Dr.

Baton Rouge, LA 70807



## The ROAD HOME

### OPENS (10) Housing Assistance Centers IN SOUTH LOUISIANA

Apply to The Road Home program by going to [www.road2LA.org](http://www.road2LA.org) or by calling 1-888-ROAD-2-LA (1-888-762-3252).

Homeowners who pre-registered for The Road Home will receive application materials in the mail and must submit an application online or by mail as part of the qualification process.

Homeowners who did not pre-register may apply directly online or by calling 1-888-ROAD2LA to request an application.

Once an application has been submitted and reviewed, qualified homeowners will receive instructions by mail on how to schedule an appointment at one of the Housing Assistance Centers in the state.

Ten *Road Home* **Housing Assistance Centers** are open in Louisiana in the parishes listed below. Additional centers outside of Louisiana will open in October.

- Calcasieu Parish
- Cameron Parish
- East Baton Rouge Parish
- Jefferson Parish
- Orleans Parish
- Plaquemines Parish
- St. Bernard Parish
- St. Tammany Parish
- Terrebonne Parish
- Vermilion Parish



After submitting their application to the program, qualified homeowners will be contacted with instructions on how to schedule an appointment at one of these centers.

**Contact Information:** PHONE: 1-888-ROAD-2-LA (1-888-762-3252) or TTY: 1-800-566-4224  
E-MAIL: [inquiry@road2LA.org](mailto:inquiry@road2LA.org)

MAIL: *The Road Home* Program  
PO Box 4549  
Baton Rouge, LA 70821

The Road Home would like to remind homeowners that they do not need to pay to apply to the program and representatives will never ask for their credit card information.

Homeowners can elect the way they want to receive their assistance, whether as compensation for losses if they decide to keep their homes, or as payment for the sale of their homes to the State.

**FLOODPLAIN  
MANAGEMENT**  
*IS THE OPERATION  
OF A COMMUNITY PROGRAM  
OF CORRECTIVE AND  
PREVENTATIVE MEASURES  
FOR REDUCING FLOOD DAMAGE.*

**MITIGATION**  
*IS AN ACTION  
TAKEN SPECIFICALLY  
TO ELIMINATE  
OR REDUCE  
THE POTENTIAL  
FOR FUTURE  
DAMAGES AND LOSSES  
FROM THE HAZARD  
BEING ADDRESSED.*





## MYTHS & FACTS About the NFIP

**MYTH:** *Flood insurance is only available for homeowners.*

**FACT:** Flood insurance is available to protect homes, condominiums, apartments and non-residential buildings, including commercial structures. A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters.

Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents.

**MYTH:** *You can't buy flood insurance if your property has been flooded.*

**FACT:** You are still eligible to purchase flood insurance after your home, apartment or business has been flooded, provided that your community is participating in the NFIP.

**MYTH:** *Only residents of high-flood-risk zones need to insure their property.*

**FACT:** Even if you live in an area that is not flood-prone, it's advisable to have flood insurance. Between 20 percent and 25 percent of the NFIP's claims come from outside high-flood-risk areas. The NFIP's Preferred Risk Policy, available for just over \$100 per year, is designed for residential properties located in low- to moderate-flood-risk zones.

**MYTH:** *You can't buy flood insurance if you are located in a high-flood-risk area.*

**FACT:** You can buy National Flood Insurance no matter where you live if your community participates in the NFIP, except in Coastal Barrier Resources System (CBRS) areas. The Program was created in 1968 to provide flood insurance to people who live in areas with the greatest risk of flooding, called Special Flood Hazard Areas (SFHAs). In fact, under the National Flood Insurance Act, lenders must require borrowers whose property is located within a SFHA to purchase flood insurance as a condition of receiving a federally regulated mortgage loan. There is an exemption for conventional loans on properties within Coastal Barrier Resource System areas.

Lenders should notify borrowers that their property is located in a SFHA and National Flood Insurance is required.

**MYTH:** *Homeowners insurance policies cover flooding.*

**FACT:** Unfortunately, many homeowners do not find out until it is too late that their homeowners policies do not cover flooding. National Flood Insurance protects your most valuable assets-your home and belongings.



**Our goal is flood loss reduction . . .**

We are here to provide any guidance needed to assure that NFIP regulations are carried out and violations prevented.

If you or someone you know would like to receive future copies of this newsletter please contact our office:

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Floodplain Management Section  
P.O. Box 94245  
Baton Rouge, LA 70804-9245

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FAX: -4351  
E-MAIL: [sbatten@dotd.la.gov](mailto:sbatten@dotd.la.gov)

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